

MYGA Products

Top MYGA Rates, 10/28/2024

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	B-	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.25	2 yrs ↻	5.25	5.25	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	80,000	2 yrs ↻	0% / 10%	10/24/2024	5.00	2 yrs ↻	5.00	5.00	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	10/14/2024	5.00	2 yrs ↻	5.00	5.00	
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	08/14/2024	4.95	2 yrs	4.95	4.95	
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	08/14/2024	4.80	2 yrs	4.80	4.80	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	10/14/2024	4.75	2 yrs ↻	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	10/24/2024	4.65	2 yrs ↻	4.65	4.65	
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	B-	80	10,000	3 yrs ↻	Int / Int	05/31/2024	6.00	3 yrs ↻	6.00	6.00	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	B-	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	10/14/2024	5.10	3 yrs ↻	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	80,000	3 yrs ↻	0% / 10%	10/24/2024	5.00	3 yrs ↻	5.00	5.00	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	09/13/2024	5.00	3 yrs ↻	5.00	5.00	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	10/14/2024	4.85	3 yrs ↻	4.85	4.85	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	↻ 10/16/2024 10/30/2024	4.80 4.80	3 yrs ↻	0.00 4.80 4.80	4.80 4.80	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/24/2024	4.75	3 yrs ↻	4.75	4.75	
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	10/18/2024	4.70	3 yrs	4.70	4.70	

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	10/19/2024	4.70	3 yrs	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs	0% / 10%	10/24/2024	4.65	3 yrs	4.65	4.65	
ATHENE IA Athene Max Rate 3 MVA Low Band	A+	85	10,000	3 yrs	Int / Int	10/18/2024	4.45	3 yrs	4.45	4.45	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	10/19/2024	4.45	3 yrs	4.45	4.45	
Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	B-	80	10,000	4 yrs	Int / Int	05/31/2024	5.70	4 yrs	5.70	5.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Mid Band	A	89	80,000	4 yrs	0% / 10%	10/24/2024	5.10	4 yrs	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Low Band	A	89	20,000	4 yrs	0% / 10%	10/24/2024	4.75	4 yrs	4.75	4.75	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	10/01/2024	4.75	4 yrs	4.75	4.75	
Rate Guaranteed 5-Years											
UPSTREAM LIFE Secure Legacy 5 Year MVA	B-	80	10,000	5 yrs	Int / Int	05/31/2024	5.95	5 yrs	5.95	5.95	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs	0% / 10%	10/14/2024	5.20	5 yrs	5.20	5.20	
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	08/14/2024	5.10	5 yrs	5.10	5.10	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/24/2024	5.00	5 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA High Band	A-	90	100,000	5 yrs	0% / 10%	10/19/2024	5.00	5 yrs	5.00	5.00	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	10/01/2024	5.00	5 yrs	5.00	5.00	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs	0% / 0%	10/16/2024 ↩ 10/30/2024	4.95 4.95	5 yrs	0.00 4.95 ↔	4.95 4.95	
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	08/14/2024	4.95	5 yrs	4.95	4.95	

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AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	10/14/2024	4.95	5 yrs	4.95	4.95	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/18/2024	4.90	5 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	80,000	5 yrs	0% / 10%	10/24/2024	4.90	5 yrs	4.90	4.90	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	10/01/2024	4.80	5 yrs	4.80	4.80	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	10/19/2024	4.75	5 yrs	4.75	4.75	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	10/18/2024	4.65	5 yrs	4.65	4.65	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	09/19/2024 ↪ 11/01/2024	4.65 4.50	5 yrs	-0.15 4.65 ↓ 4.50	4.65 4.50	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	10/10/2024	4.60	5 yrs	4.60	4.60	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs	0% / 0%	10/16/2024 ↪ 10/30/2024	4.60 4.60	5 yrs	0.00 4.60 ↔ 4.60	4.60 4.60	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	10/24/2024	4.55	5 yrs	4.55	4.55	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	09/19/2024 ↪ 11/01/2024	4.35 4.20	5 yrs	-0.15 4.35 ↓ 4.20	4.35 4.20	
Rate Guaranteed 6-Years											
UPSTREAM LIFE Secure Legacy 6 Year MVA	B-	80	10,000	6 yrs	Int / Int	05/31/2024	5.55	6 yrs	5.55	5.55	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	80,000	6 yrs	0% / 10%	10/24/2024	5.20	6 yrs	5.20	5.20	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	10/24/2024	5.05	6 yrs	5.05	5.05	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	10/01/2024	5.00	6 yrs	5.00	5.00	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2024	4.90	6 yrs ↻	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Low Band	A	89	20,000	6 yrs ↻	0% / 10%	10/24/2024	4.85	6 yrs ↻	4.85	4.85	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	10/01/2024	4.75	6 yrs ↻	4.75	4.75	
Rate Guaranteed 7-Years											
UPSTREAM LIFE Secure Legacy 7 Year MVA	B-	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.40	7 yrs ↻	5.40	5.40	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs ↻	0% / 10%	10/14/2024	5.20	7 yrs ↻	5.20	5.20	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	10/01/2024	5.05	7 yrs ↻	5.05	5.05	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	89	80,000	7 yrs ↻	0% / 10%	10/24/2024	4.95	7 yrs ↻	4.95	4.95	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	10/19/2024	4.95	7 yrs	4.95	4.95	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	10/14/2024	4.95	7 yrs ↻	4.95	4.95	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	10/18/2024	4.90	7 yrs	4.90	4.90	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	10/01/2024	4.85	7 yrs ↻	4.85	4.85	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Mid Band	A-	90	50,000	7 yrs	0% / 10%	10/19/2024	4.80	7 yrs	4.80	4.80	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	10/16/2024 ↻ 10/30/2024	4.80 4.80	7 yrs ↻	0.00 4.80 ↔ 4.80	4.80 4.80	
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	10/18/2024	4.65	7 yrs	4.65	4.65	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A	89	20,000	7 yrs ↻	0% / 10%	10/24/2024	4.60	7 yrs ↻	4.60	4.60	
Rate Guaranteed 10-Years											
UPSTREAM LIFE Secure Legacy 10 Year MVA	B-	80	10,000	10 yrs ↻	Int / Int	05/31/2024	5.40	10 yrs ↻	5.40	5.40	

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OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	80,000	10 yrs	0% / 10%	10/24/2024	5.20	10 yrs	5.20	5.20	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/24/2024	5.15	10 yrs	5.15	5.15	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	10/14/2024	5.00	10 yrs	5.00	5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2024	4.90	10 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	10/24/2024	4.85	10 yrs	4.85	4.85	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2024	4.75	10 yrs	4.75	4.75	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	10/14/2024	4.75	10 yrs	4.75	4.75	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	10 yrs	4.65	4.65	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs	0% / 0%	10/16/2024 ↩ 10/30/2024	4.65 4.65	10 yrs	0.00 4.65 4.65	4.65 4.65	